

REMARKS

Claims 8-10, 14, 15, 17-20, 22-28, 31-40, and 42-46 have been amended; Claim 21 has been cancelled, without prejudice or disclaimer; and new Claims 47-51 have been added; therefore, Claims 8-20 and 22-51 are pending. Applicant has carefully considered the application in view of the Examiner's action and, in light of the foregoing amendments and the following remarks, respectfully requests reconsideration and full allowance of all pending claims.

Applicant has amended Claims 8-10, 14, 15, 17-20, 22-28, 31-40, and 42-46 to more particularly point out and distinctly claim the subject matter which Applicant regards as his invention. Amendments made to Claims 8-10, 14, 15, 17-20, 22-28, 31-40, and 42-46 are supported by the application as originally filed, for example, by Figure 6 and the discussion relating thereto at pages 10-12, and in light of what a person skilled in the art would glean from a reading of such disclosure, it is respectfully submitted that no new matter has been added to the application as originally filed.

Applicant is submitting herewith an Information Disclosure Statement identifying U.S. Patent No. 6,473,500 B1 to Risafi et al. (hereinafter "Risafi") inasmuch as same has been cited in Applicant's co-pending U.S. Patent Application Ser. No. 10/235,012. Applicant respectfully submits, however, that Risafi does not teach or suggest using a personal ID that is effective for accessing a plurality of accounts as claimed by Applicant in independent Claims 8, 25, and 36. It is therefore respectfully submitted that Claims 8, 25, and 36 clearly and precisely distinguish over Risafi in a patentable sense, and are therefore allowable over Risafi and the remaining references of record.

Claims 9-20, 22-24, 26-35, and 37-51 depend from and further limit independent Claims 8, 25, and 36 in a patentable sense, and, for this reason and the reasons set forth above, are also deemed to be in condition for allowance.

By this Amendment, new Claims 47-51 have been added, and Claim 21 cancelled, resulting in a net total of four (4) new claims, of which none are independent claims and none is a multiple dependent claim. Accordingly, the fee for the addition of 4 dependent claims under 37 CFR 1.16(c) is \$36.00. The Commissioner is hereby authorized to charge \$36.00 and any

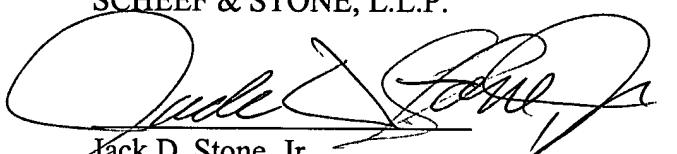
other required fees due (other than issue fees), and to credit any overpayment made, in connection with the filing of this paper to Deposit Account No. 50-2032 of Scheef & Stone, L.L.P.

Applicant has now made an earnest attempt to place this application in condition for allowance. Therefore, Applicant respectfully requests, for the reasons set forth herein and for other reasons clearly apparent, full allowance of Claims 8-20 and 22-51 so that the application may be passed to issue.

Should the Examiner have any questions or desire clarification of any sort, or deem that any further amendment is desirable to place this application in condition for allowance, the Examiner is invited to telephone the undersigned at the number listed below.

Respectfully submitted,

SCHEEF & STONE, L.L.P.



Jack D. Stone, Jr.
Reg. No. 38,324

5956 Sherry Lane, Suite 1400
Dallas, Texas 75225
Telephone: (214) 706-4207
Fax: (214) 706-4242
jack.stone@scheefandstone.com